

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

W MONICA HON

Case No. 09-33785

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/11/2009.
- 2) The plan was confirmed on 11/19/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/02/2010.
- 5) The case was dismissed on 11/05/2010.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,400.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,200.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$4,200.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$234.60
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$3,234.60**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMEREN	Unsecured	0.00	1,227.80	1,227.80	0.00	0.00
AMERICREDIT FINANCIAL	Unsecured	14,299.56	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	300.00	304.62	304.62	0.00	0.00
BAC HOME LOANS SERVICING	Secured	4,336.00	4,336.00	4,336.00	965.40	0.00
BAC HOME LOANS SERVICING	Secured	0.00	0.00	0.00	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,705.00	1,702.96	1,702.96	0.00	0.00
COLLECTION BUREAU OF AMERICA	Unsecured	454.00	NA	NA	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	133.00	NA	NA	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	28.00	NA	NA	0.00	0.00
COMMUNITY HOSPITAL OF OTTAWA	Unsecured	50.00	NA	NA	0.00	0.00
COUNTRY DOOR	Unsecured	200.00	200.74	200.74	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	284.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	280.00	NA	NA	0.00	0.00
ELITE RECOVERY ACQUISITIONS	Unsecured	NA	1,271.16	1,271.16	0.00	0.00
FIRST BANKCARD CENTER	Unsecured	681.00	NA	NA	0.00	0.00
GINNYS	Unsecured	506.00	506.44	506.44	0.00	0.00
JEWEL FOODS	Unsecured	767.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	438.00	403.11	403.11	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	522.00	521.92	521.92	0.00	0.00
RECEIVABLES MANAGEMENT INC	Unsecured	150.00	150.00	150.00	0.00	0.00
RJM ACQUISITIONS LLC	Unsecured	93.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	252.00	252.71	252.71	0.00	0.00
TROJAN PROFESSIONAL	Unsecured	877.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	151,504.00	0.00	0.00	0.00	0.00
VATIV RECOVERY SOLUTIONS	Unsecured	329.00	329.11	329.11	0.00	0.00
WILLIAM H HUNTER	Unsecured	3,428.09	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK	Unsecured	221.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,336.00	\$965.40	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$4,336.00</b>	<b>\$965.40</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$6,870.57</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$3,234.60  
Disbursements to Creditors \$965.40

**TOTAL DISBURSEMENTS :** **\$4,200.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/07/2011

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.